DEPARTMENT OF INSURANCE



Home Inventory Guide

800-927-HELP (4357)

www.insurance.ca.gov TDD 800.482.4833

TABLE OF CONTENTS

Home Inventory Guide

Homeowner's Policy Information	2
Introduction	3
Need for Documentation	
Storage of Inventory Guide	
Updating Inventory Guide	
LIVING ROOM	4
DINING ROOM	6
Kitchen	8
Master Bedroom/Master Bathroom	10
BEDROOM #2	12
Bedroom #3	14
BEDROOM #4	16
BATHROOM #2	18
BATHROOM #3	20
Office/Library/Study/Den	22
The state of the s	24
OUTDOOR EQUIPMENT & ITEMS	26
SPORTING EQUIPMENT	28
JEWELRY & COLLECTABLES	30
Disclaimer	
COMPUTER EQUIPMENT	32
Disclaimer	
Additional Photos	34
SUMMARY OF ITEMS	35
STRUCTURE OR DWELLING COVERAGE	36
	- 36
TALK TO US	37

HOMEOWNERS POLICY INFORMATION

Name Insured:
Insurance Company:
Policy Number:
Agent Name & Phone:
Insurance Company Phone:

INSURANCE COVERAGES

Please attach a copy of your current declaration page.

Introduction

Listing all your possessions in the event of a fire, an earthquake or burglary can be difficult. The emotions experienced after a loss may present a big challenge when you try to remember all of your personal possessions. Thus, it is very important to take inventory of your personal property before you have a loss.

A complete household inventory can help you establish:

- A record of the contents of your home and their value
- A record of serial numbers of your electronic goods and appliances
- An indication of whether or not your insurance coverage is adequate

NEED FOR DOCUMENTATION

We recommend that you document all the personal property in your residence. Please use this guide for your home inventory.

We also advise you to photograph and videotape all of the contents of your home. The video should include a receipt (if possible) next to the item and also clearly show the serial number (if applicable). The video should have a date stamp to document the date of the recording. We encourage you to have one of your family members narrate the tape in a slow and clearly audible tone.

STORAGE OF INVENTORY GUIDE

Storage of your Home Inventory Guide is essential. We recommend that you keep an updated copy of the document in at least three of the following places:

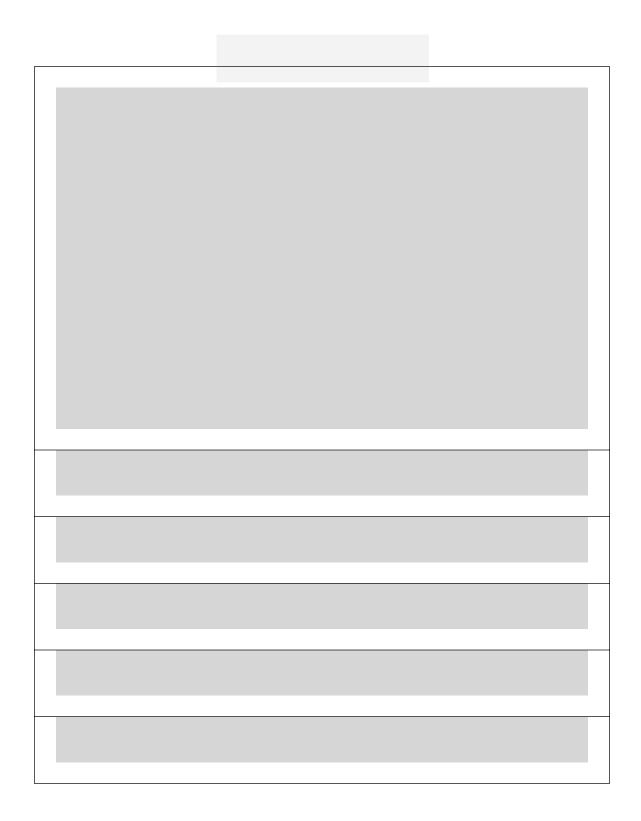
- 1. Fire resistant box in your home, i.e. a safe
- 2. At your place of employment in a locked cabinet
- 3. With a family member, close friend or relative
- 4. With your accountant and/or attorney
- 5. Safety deposit box

Updating Inventory Guide

Updating your Home Inventory Guide is very important. Major purchases such as big screen televisions and refrigerators should be updated at your earliest convenience after the purchase. We suggest you review and update your Home Inventory Guide three to four times a year to keep the document current.

LIVING ROOM

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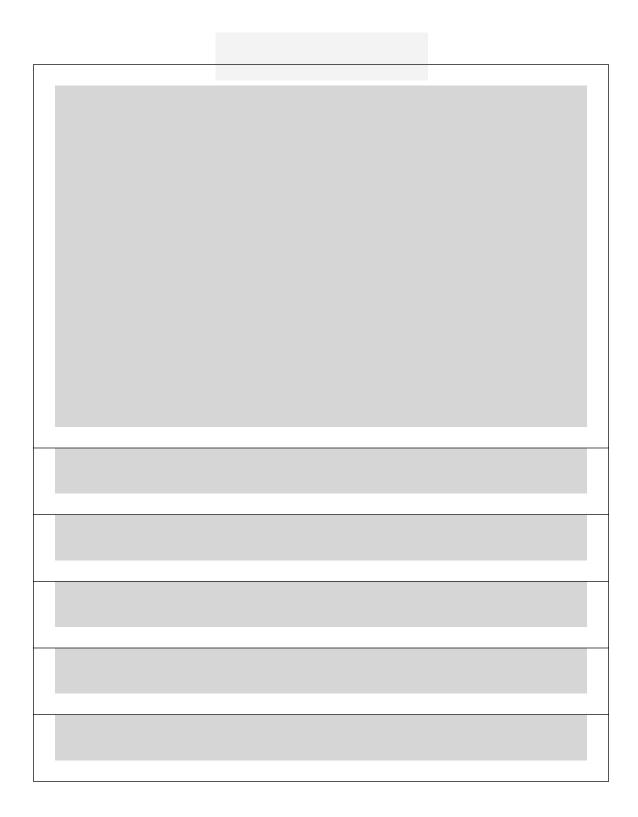


LIVING ROOM

ITEMS	Make	Model	Date of Purchase	Purchase Price	Replacement Cost
Electronics					
Television					
CD Player					
DVD Player				_	
Stereo Receiver				_	
Speakers				_	
VCR					
				_	_
				_	_
				_	
				_	
Furniture					
Sofa				_	
Loveseat				_	
Area Rug				_	
Coffee Table				_	
End Table				_	
Lamp(s)				_	
				_	
			TOTAL:		7

DINING ROOM

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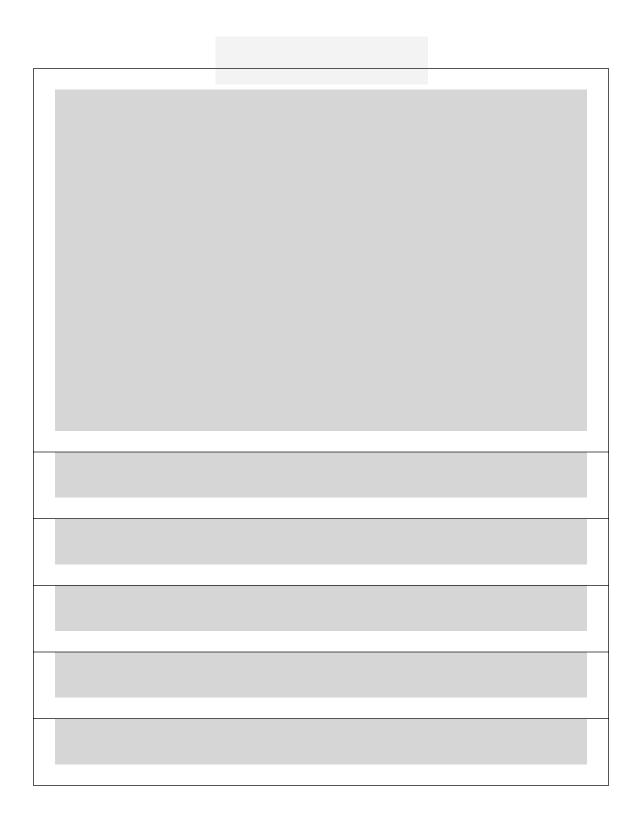


DINING ROOM

İTEMS	Make	Model	Date of Purchase	Purchase Price	Replacemen ⁻ Cost
Dining Room Table					
Dining Room Chairs					
Lamp				_	
Area Rug				_	
China Cabinet					
Buffet					
Silverware					
China/Table Ware					
	_			_	
				_	
	_				
	_			_	_
				_	_
	_				
				_	_
			TOTAL:		

KITCHEN

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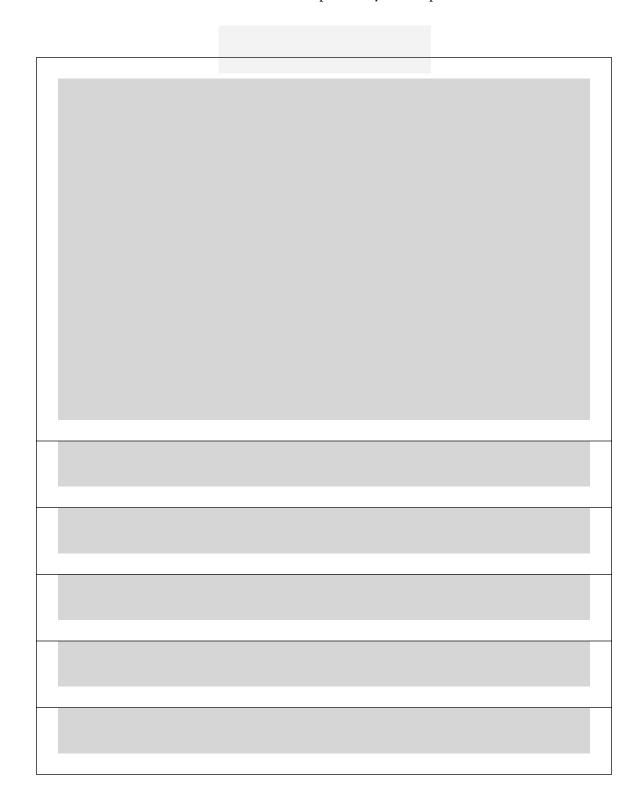


KITCHEN

ITEMS	Make	Model	Date of Purchase	Purchase Price	Replacemen [®] Cost
Appliances					
Stove				_	
Refrigerator				_	
Dishwasher				_	
Toaster					
Coffee Maker				_	
Microwave				_	
Electric Can Opener					
Blender					
Mixer					
	_				
	_				
Other					
Cutlery					
Eating Utensils				_	
Dinner Ware					
Glasses				_	
Crystal				_	
				_	
	_				
	_			_	
			TOTAL:		1

Master Bedroom/Master Bathroom

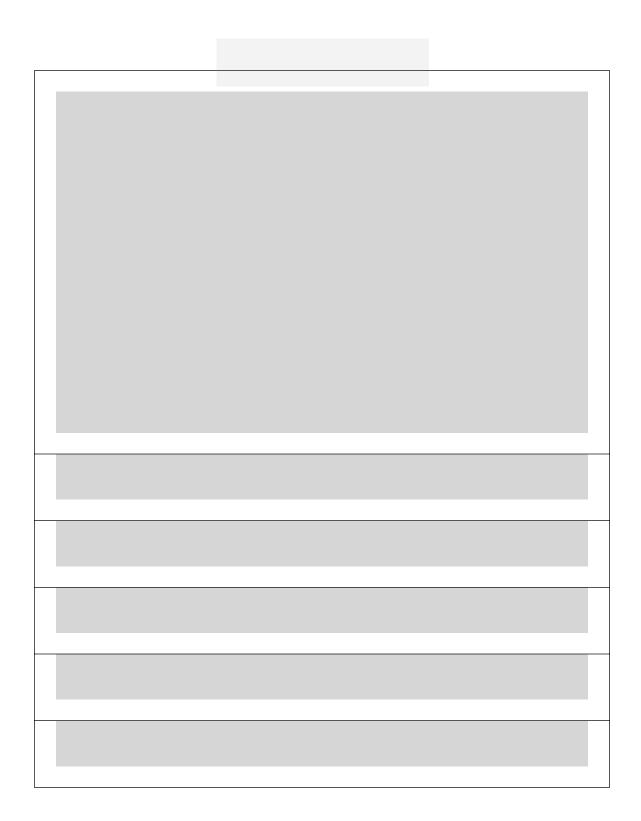
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Master Bedroom/Master Bathroom

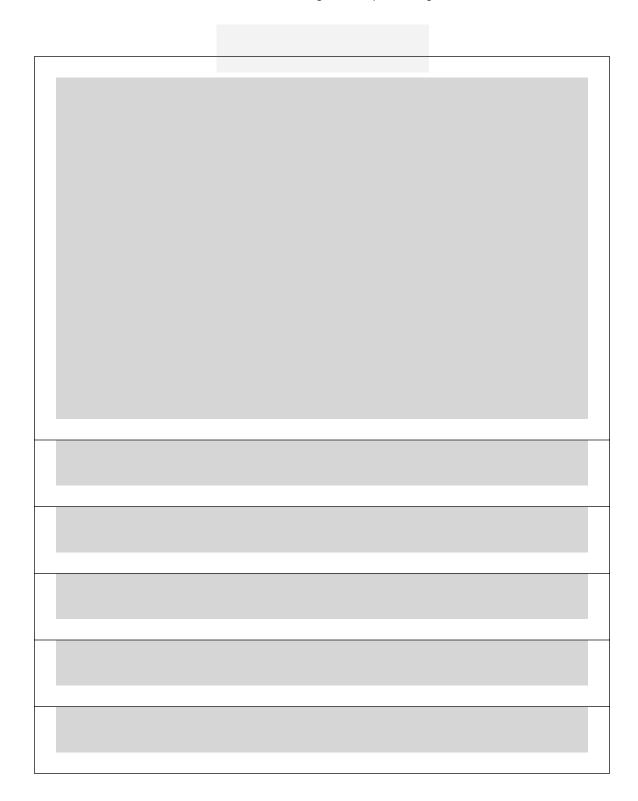
ITEMS	Make	Model	Date of Purchase	Purchase Price	Replacement Cost
Master Bedroom:					
Furniture					
Bed Frame			_		
Mattress			_		
Chest of Drawers			_		
Nightstand(s)				<u> </u>	
Mirror(s)			_		
Armoire				<u> </u>	
King Chair				·	
Ottoman			_		
Electronics	_		_		
Television			_		
VCR			_		
DVD/CD Player			_		
Clock Radio			_		
Other	_				
Ceiling Fan					
Window Coverings					
Area Rug					
Master Bathroom:	_		_		
Electric Items					
Hair Dryer Electric Razor					
			_		
Hair Curler/Flat Iron					
Space Heater Other					
Hamper Towels				<u> </u>	
				<u> </u>	
Soap Dish					
Toothbrush Holder Bath Mat(s)					<u> </u>
Daili Iviai(s)					
			TOTAL:		

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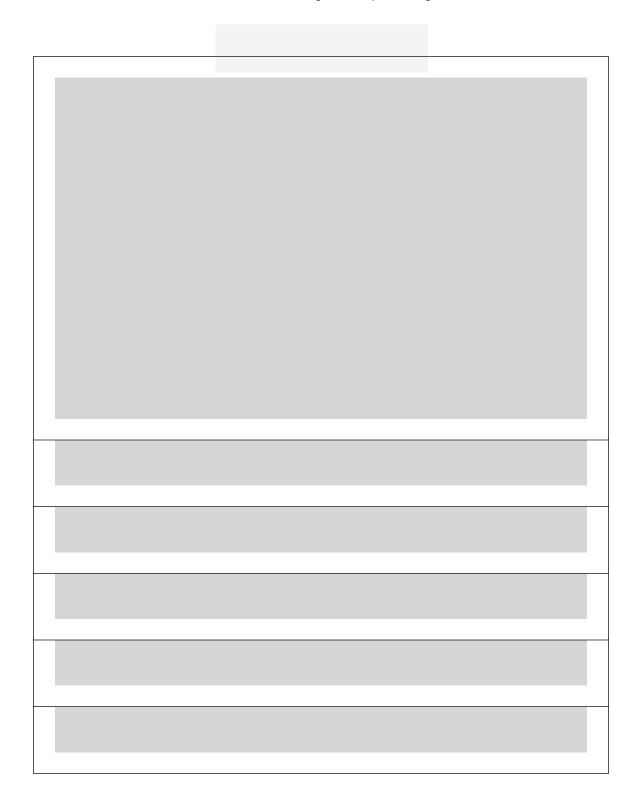
İTEMS	Маке	Model	Date of Purchase	Purchase Price	Replacement Cost
Furniture					
Bed Frame				_	
Mattress					
Chest of Drawers					
Nightstand(s)				_	
Mirror(s)				_	
Armoire				_	
King Chair				_	
Ottoman					
Electronics					-
Television					
VCR					
DVD/CD Player					
Clock Radio					·
Other					
Ceiling Fan				_	
Window Coverings				_	
Area Rug					
			TOTAL:		

TAPE PHOTOS HERE



ITEMS	Make	Model	Date of Purchase	Purchase Price	REPLACEMENT COST
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)					
Mirror(s)					
Armoire					
King Chair					
Ottoman					
Electronics			_		
Television					
VCR					
DVD/CD Player			_		
Clock Radio					
Other					
Ceiling Fan					
Window Coverings				_	
Area Rug			_		
			TOTAL:] [

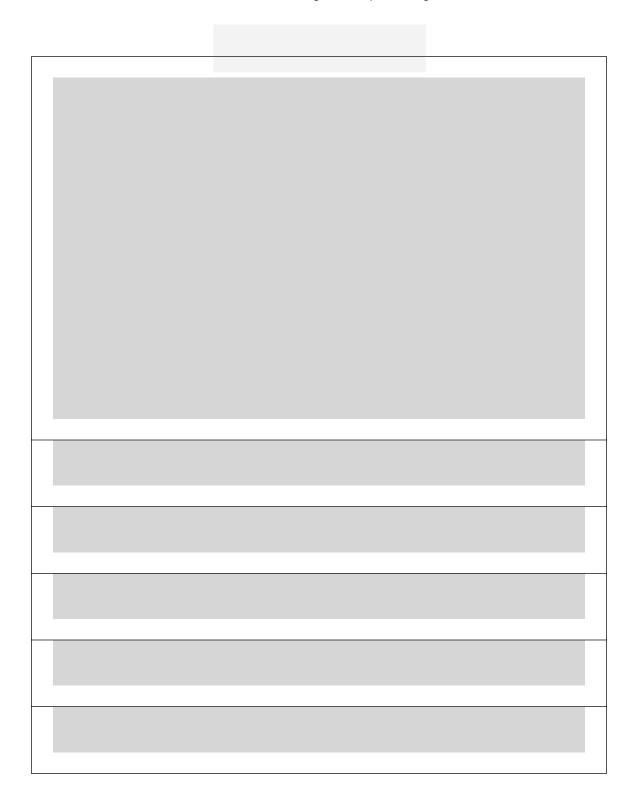
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ITEMS	Make	MODEL	Date of Purchase	Purchase Price	Replacement Cost
Furniture					
Bed Frame					
Mattress					
Chest of Drawers					
Nightstand(s)				_	
Mirror(s)				_	
Armoire				_	
King Chair				_	
Ottoman					
Electronics				_	
Television					
VCR					
DVD/CD Player					
Clock Radio					
Other				_	
Ceiling Fan				_	
Window Coverings				_	_
Area Rug				_	
			TOTAL:		

BATHROOM #2

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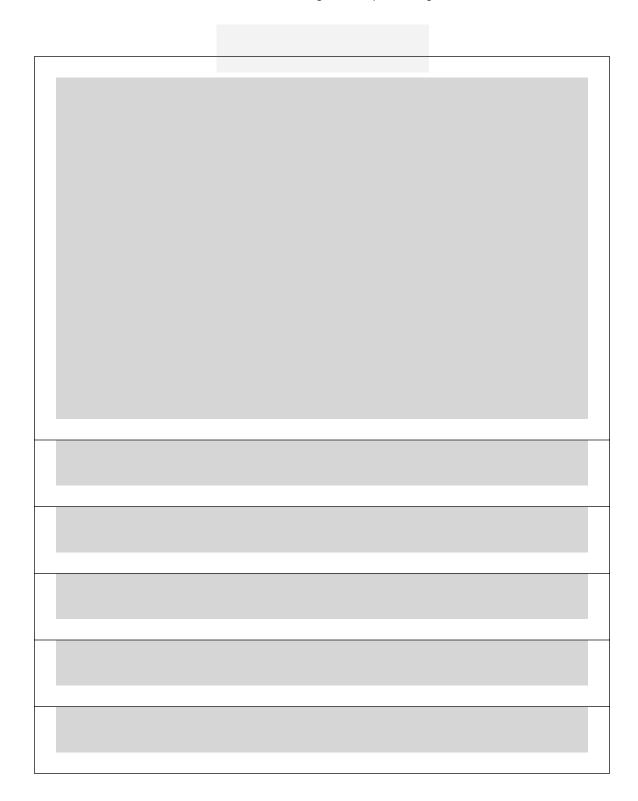


BATHROOM #2

ITEMS	Make	Model	Date of Purchase	Purchase Price	Replacemen ⁻ Cost
Electric Items					
Hair Dryer					
Electric Razor					
Hair Curler/Flat Iron				_	
Space Heater					
					<u> </u>
		·			
Other	_				
Hamper					
Towels				_	
Soap Dish					
Toothbrush Holder					
Bath Mat(s)					
	_			_	
				_	
				_	_
	_			_	
	_				
			TOTAL:		7

Bathroom #3

TAPE PHOTOS HERE

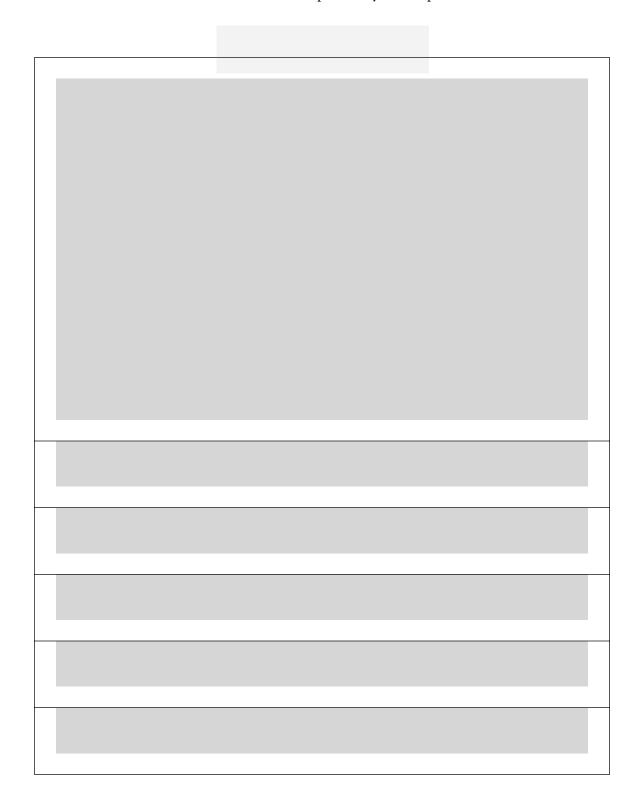


BATHROOM #3

ITEMS	Make	MODEL	Date of Purchase	Purchase Price	Replacemen ⁻ Cost
Electric Items					
Hair Dryer					
Electric Razor				_	_
Hair Curler/Flat Iron					_
Space Heater					_
	_				
Other					
Hamper				_	_
Towels					
Soap Dish				_	
Toothbrush Holder				_	_
Bath Mat(s)				_	_
	_			_	_
	_			_	_
	_			_	
	_			_	
	_			_	
	_				
			TOTAL:		7

Office/Library/Study/Den

TAPE PHOTOS HERE

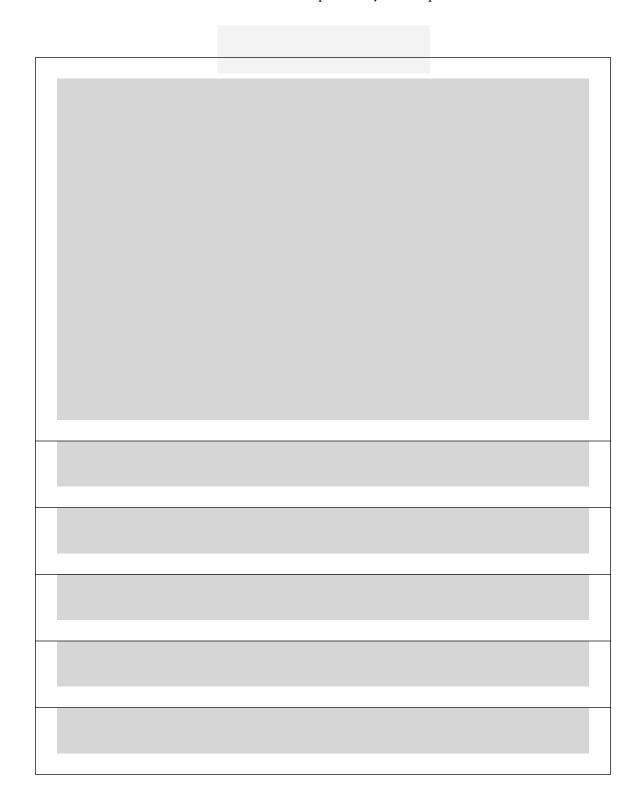


Office/Library/Study/Den

ITEMS	Make	Model	DATE OF PURCHASE	Purchase Price	REPLACEMENT COST
Electronics					
Computer					
Printer					
Scanner					
Monitor					
Telephone				_	
Television				_	
Clock Radio/CD Player					
DVD Player					
Furniture					
Sofa				_	
Desk				_	
Bookshelf					
Coffee Table					
Lamp(s)					
Other					
Clock(s)					
Window Coverings					
			TOTAL:]

GARAGE/WORKSHOP/PLAYROOM/HOBBY

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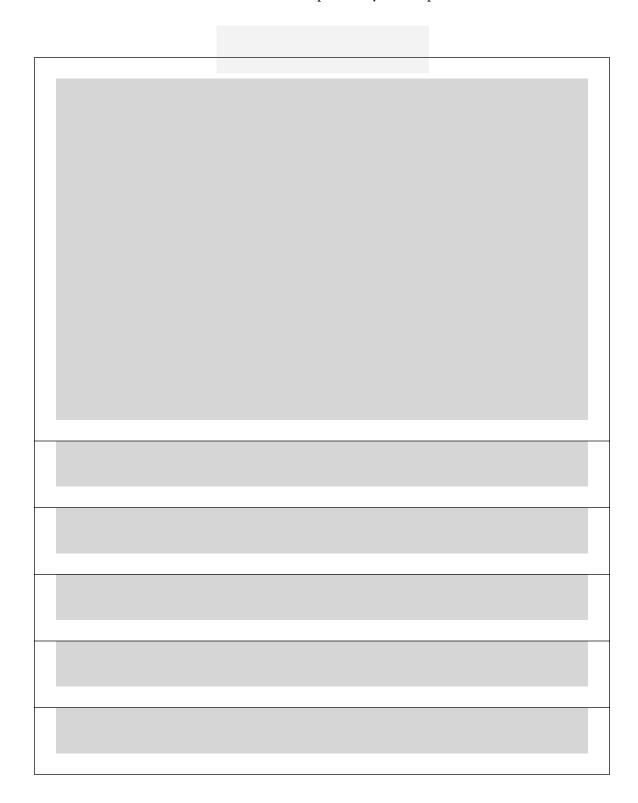


GARAGE/WORKSHOP/PLAYROOM/HOBBY

İTEMS	Make	Model	Date of Purchase	Purchase Price	Replacemen ⁻ Cost
Lawnmower				_	
Electric Drill				_	_
Tools				_	_
Workbench				_	
Bikes					
Sewing Machine					
Exercise Bike				_	
Treadmill					
Weight Bench/Weights					
Electric Saw				_	
Shrub/Lawn Edger					
Power Vacuum					
			_		_
	·				
	·				
				_	
				_	_
			TOTAL:		

OUTDOOR EQUIPMENT & ITEMS

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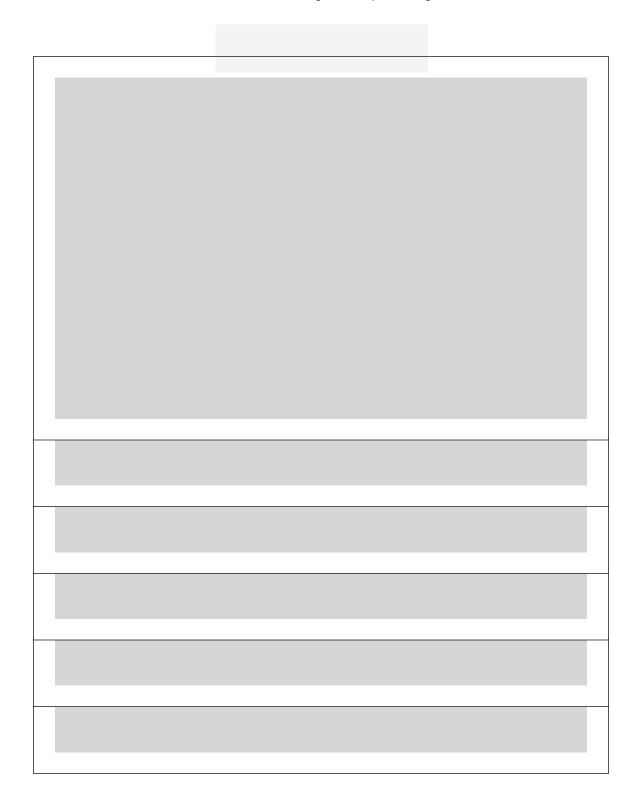


OUTDOOR EQUIPMENT & ITEMS

İTEMS	Make	Model	Date of Purchase	Purchase Price	Replacement Cost
Furniture					
Patio Set: Table & Chairs					
Outdoor Bench					
Outdoor Storage Unit			_	- 	
			_		
Other Outdoor Items					
Barbeque Grill					
Cutting Board & Table			_		
			_		
			_		
Pet Items					
Doghouse			_		
Litter Box			_		
			TOTAL:		

SPORTING EQUIPMENT

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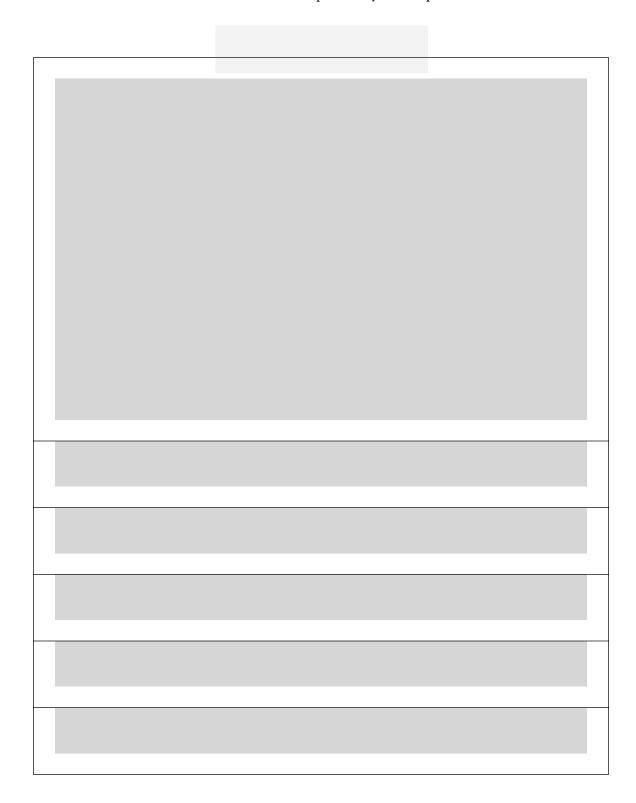


SPORTING EQUIPMENT

İTEMS	Make	Model	Date of Purchase	Purchase Price	Replacemen ⁻ Cost
Golf Clubs					
Golf Bag				_	
Snow Board				_	
Snow Boots				_	_
Skis				_	_
Bikes				_	
Surf Board					
Scuba Gear					
Basketball Gear				_	_
				_	_
				_	_
				_	_
				_	_
				_	_
				_	
				_	
				_	
				_	
				_	
			TOTAL		1
			TOTAL:		

JEWELRY & COLLECTIBLES

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JEWELRY & COLLECTIBLES

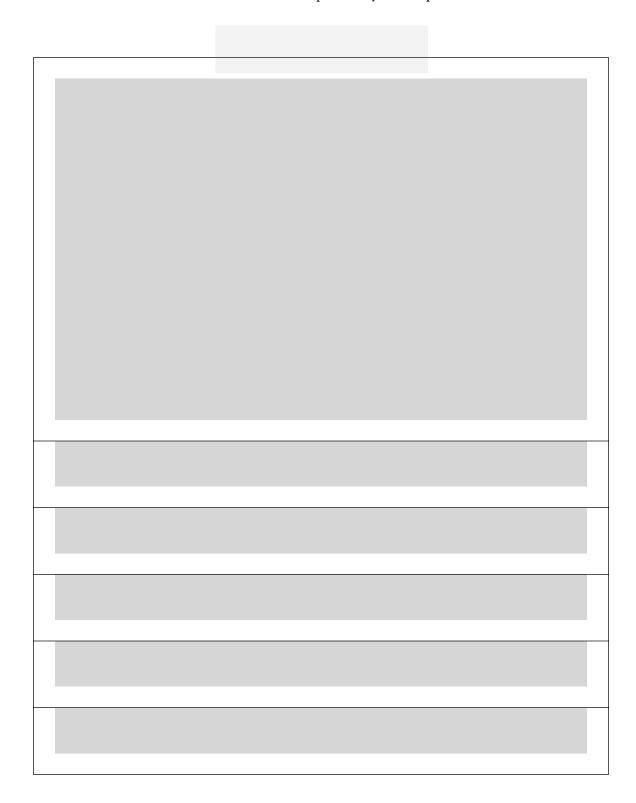
ltems	Make	Model	Date of Purchase	Purchase Price	REPLACEMENT COST
Jewelry					
Engagement Ring				_	
Wedding Ring(s)				_	
Necklace(s)				_	
Bracelet(s)				_	
Earrings					
				_	
Collectibles					
Coins					
Comic Books					
Paintings					
			TOTAL:		

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for jewelry and collectibles. We encourage you to schedule your jewelry and collectibles to make sure these items are adequately covered. Your insurer will in turn cover your jewelry and collectibles for their appraised value. Please contact your insurer or insurance agent to discuss scheduling your jewelry and collectibles.

COMPUTER EQUIPMENT

TAPE PHOTOS HERE



COMPUTER EQUIPMENT

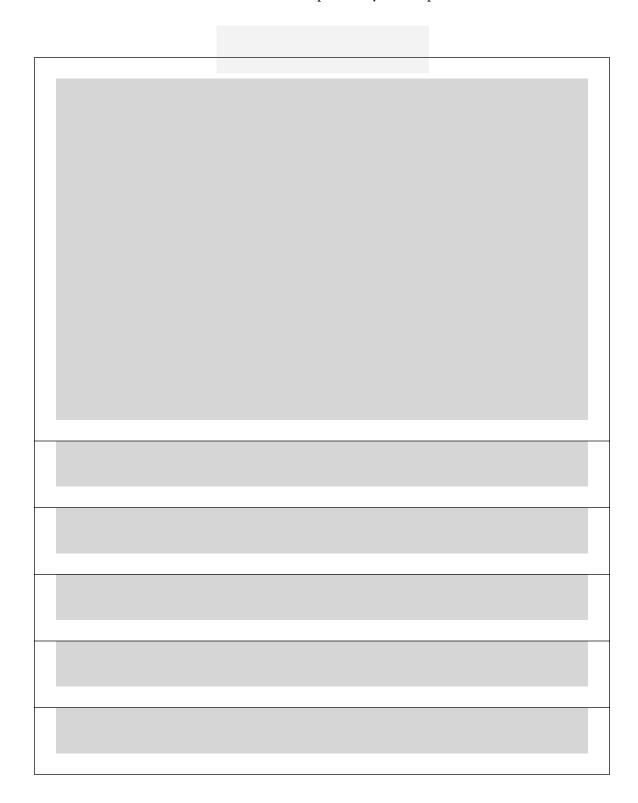
ITEMS	Make	Model	Date of Purchase	Purchase Price	Replacement Cost
Monitor					
Computer Tower/CPU					
Keyboard					
Printer					
Scanner					
Copier					
Fax Machine					
Zip Drive					
Modem					
Mouse					
Speakers					
Digital Camera					
Camera Docking Station					
Laptop					
Monitor - 2nd					
Computer Tower/CPU - 2nd					
Keyboard - 2nd					
Printer - 2nd					
Modem - 2nd					
Mouse - 2nd					
Speakers - 2nd					
Digital Camera - 2nd					
			TOTAL:]

DISCLAIMER:

Most insurance policies only provide a limited amount of coverage for computer equipment. We encourage you to consider adding an endorsement to your policy to increase your limits for your computer equipment to make sure these items are adequately covered. Please contact your insurer or insurance agent to discuss adding an endorsement to your policy.

ADDITIONAL PHOTOS

TAPE ANY ADDITIONAL PHOTOS HERE



SUMMARY OF ITEMS

Totals From Page Number, Room/Category	Actual Cost	Replacement Cost
5. Living Room		_
7. Dining Room		
9. Kitchen		
11. Master Bedroom/Master Bathroom		
13. Bedroom #2		
15. Bedroom #3		
17. Bedroom #4		
19. Bathroom #2		
21. Bathroom #3		_
23. Office/Library/Study/Den		_
25. Garage/Workshop/Playroom/Hobby		_
27. Outdoor Equipment & Items		_
29. Sporting Equipment		_
31. Jewelry & Collectibles		
33. Computer Equipment		
TOTALS	: \$	\$

We recommend that you tally up all of your personal property by using the table provided. The total should be less than the personal property coverage of your insurance policy. Please review and check your declaration page to compare the two figures.

STRUCTURE OR DWELLING COVERAGE

Along with documenting the personal property within your home, the accurate coverage of your residence itself is a very important aspect of homeowner's insurance.

The replacement cost of your home is based upon its square footage multiplied by the cost per square foot to rebuild your structure. The quality of construction and your home's refinements should also be considered. Unless you are willing to take a loss, the dwelling or structure limit should be the amount it would cost to replace the house. Most insurers have in-house formulas which they use to evaluate the replacement cost of your home. However, you may find these formulas are not necessarily consistent.

READ YOUR POLICY CAREFULLY. If you do not understand any part of your policy or have questions about what it covers, contact your insurance agent or company.

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Because of the variability, your independent agent should be able to assist you in establishing an appropriate limit to rebuild your home. You may also wish to contact a local building contractor in order to determine the current cost to rebuild your home per square foot. If this information greatly differs from your insurer's determination, be sure to have the contractor reflect his computations in writing, preferably under his business letterhead.

Lastly, it is important for you to periodically assess and, if necessary, update your insurance limits in order to maintain an appropriate limit that reflects current construction costs. Find out from your insurer or agent if your homeowner's coverage limits are automatically reviewed or increased.

SUMMARY

We hope this has proved to be more than an exercise for you. Your home and its furnishings are normally your greatest possessions. Taking stock of your real and personal property not only provides a measure to compare your insurance coverage by, it also allows an individual to gain a true perspective of what their possessions mean to them.

In conclusion, we hope that you will never experience the loss of your home. However, if a loss should occur, this guide and what you have recorded here will make the difference between an inadequate restoration of your home and its furnishing and gaining all that is rightfully yours from your insurance policy.